

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION**

IN RE: QUENTIN ALEXANDER STEPHENS } CASE NUMBER:  
} 16-71479-JRS  
} JUDGE  
} CHAPTER 11  
DEBTOR.

**DEBTOR'S MONTHLY OPERATING REPORT (INDIVIDUAL)  
FOR THE PERIOD**

**FROM** 9/1/2017 **TO** 9/30/2017

Comes now the above-named debtor and files its Monthly Operating Report in accordance with the Guidelines established by the United States Trustee and FRBP 2015.

Dated: 10/18/2017

Attorney for Debtor

**Debtor's Address  
and Phone Number:**

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3294 KYI FF DAWN CIRCLE  
LAWRENCEVILLE, GA 30045

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Tel. (404)606-9871

Attorney's Address  
and Phone Number:  
2859 Paces Ferry Rd., SF  
Suite 1700  
Atlanta, GA 30339  
Bar No. 652875  
Tel. (404)800-4001

Note: The original Monthly Operating Report is to be filed with the court and a copy simultaneously provided to the United States Trustee. Monthly Operating Reports must be filed by the 20th day of the following month.

For assistance in preparing the Monthly Operating Report, refer to the following resources on the United States Trustee Program website:  
[http://www.usdoj.gov/ust/r21/reg\\_info.htm](http://www.usdoj.gov/ust/r21/reg_info.htm)

- 1) Instructions for Preparation Debtor's Chapter 11 Monthly Operating Report
- 2) Initial Filing Requirements
- 3) Frequently Asked Questions (FAQs)

**SCHEDULE OF HOUSEHOLD  
CASH RECEIPTS AND CASH DISBURSEMENTS**

	Month	Cumulative Total
CASH - Beginning of Month	128.89	
<b>CASH RECEIPTS</b>		
Salary or Cash from Business	13,365.20	
Wages from Other Sources (attach list to this report)		
Interest or Dividend Income		
Alimony or Child Support		
Social Security/Pension/Retirement		
Sale of Household Assets (attach list to this report)		
Loans/Borrowing from Outside Sources (attach list to this report)		
Other (specify) (attach list to this report)		
<b>TOTAL RECEIPTS</b>	13,365.20	
<b>CASH DISBURSEMENTS</b>		
Alimony or Child Support Payments		
Charitable Contributions	695.00	
Gifts		
Household Expenses/Food/Clothing	2056.68	
Household Repairs & Maintenance	902.00	
Insurance	613.65	
IRA Contribution		
Lease/Rent Payments		
Medical/Dental Payments		
Mortgage Payment(s)		
Other Secured Payments		
Taxes - Personal Property		
Taxes - Real Estate		
Taxes Other (attach schedule)		
Travel & Entertainment	568.53	
Tuition/Education		
Utilities (Electric, Gas, Water, Cable, Sanitation)		
Vehicle Expenses	1487.06	
Vehicle Secured Payment(s)	4230.00	
U. S. Trustee Quarterly Fees		
Professional Fees (Legal, Accounting)		
Other (attach schedule)		
Total Household Disbursements	10,652.92	
CASH - End of Month (Must equal reconciled bank statement-Attachment No. 2)	2,541.17	

**SCHEDULE OF BUSINESS  
CASH RECEIPTS AND CASH DISBURSEMENTS**

	Month	Cumulative Total
<b>CASH - Beginning of Month</b>		
<b>BUSINESS CASH RECEIPTS</b>		
Cash Sales		
Account Receivable Collection		
Loans/Borrowing from Outside Sources (attach list to this report)		
Rental Income		
Sale of Business Assets (attach list to this report)		
Other (specify) (attach list to this report)		
<b>Total Business Receipts</b>		
<b>BUSINESS CASH DISBURSEMENTS</b>		
Net Payroll (Excluding Self)		
Salary Paid to Debtor or Owner's Draw (e.g., transfer to Household Account)		
Taxes - Payroll		
Taxes - Sales		
Taxes Other (attach schedule)		
Contract Labor (Subcontractors)		
Inventory Purchases		
Secured/Lease Payments (Business)		
Utilities (Business)		
Insurance		
Vehicle Expenses		
Travel & Entertainment		
Repairs and Maintenance		
Supplies		
Charitable Contributions/Gifts		
Purchase of Fixed Assets		
Advertising		
Bank Charges		
Other (attach schedule)		
<b>Total Business Disbursements</b>		
<b>CASH - End of Month (Must equal reconciled bank statement - Attachment No. 2)</b>		

MONTHLY OPERATING REPORT -  
INDIVIDUAL

ATTACHMENT NO. 1

QUESTIONNAIRE		
	YES*	NO
1. Have any assets been sold or transferred outside the normal course of business during this reporting period?		✓
2. Have any funds been disbursed from any account other than a debtor in possession account?		✓
3. Are any post-petition receivables (accounts, notes, or loans) due from any relatives, insiders, or related party?		✓
4. Have any payments been made on pre-petition liabilities this reporting period?		✓
5. Have any post-petition loans been received by the debtor from any party?		✓
6. Are any post-petition payroll taxes past due?		✓
7. Are any post-petition state or federal income taxes past due?		✓
8. Are any post-petition state or local sales taxes past due?		✓
9. Are any post-petition real estate taxes past due?		✓
10. Are any amounts owed to post-petition creditors/vendors delinquent?		✓
11. Are any wage payments past due?		✓

\*If the answer to any of the above questions is "YES," provide a detailed explanation of each item on a separate sheet.

INSURANCE INFORMATION		
	YES	NO*
1. Are real and personal property, vehicle/auto, general liability, fire, theft, worker's compensation, and other necessary insurance coverages in effect?	✓	
2. Are all premium payments current?	✓	

\*If the answer to any of the above questions is "NO," provide a detailed explanation of each item on a separate sheet.

CONFIRMATION OF INSURANCE				
TYPE of POLICY	and	CARRIER	Period of Coverage	Payment Amount and Frequency

Check here if United States Trustee has been listed as a Certificate Holder on all policies of insurance.

DESCRIBE PERTINENT DEVELOPMENTS, EVENTS, AND MATTERS DURING THIS REPORTING PERIOD:

Estimated Date of Filing the Plan of Reorganization and Disclosure Statement: \_\_\_\_\_

MONTHLY OPERATING REPORT -  
INDIVIDUAL

ATTACHMENT NO. 2

BANK ACCOUNT RECONCILIATIONS

Bank Account Information	Account #1	Account #2	Account #3	Account #4
Name of Bank:	Region Bank			
Account Number:	[REDACTED] 4967			
Purpose of Account (Business/Personal)	DIP			
Type of Account (e.g. checking)	Checking			
1. Balance per Bank Statement	2512.28			
2. ADD: Deposits not credited (attach list to this report)				
3. SUBTRACT: Outstanding Checks (attach list)				
4. Other Reconciling Items (attach list to this report)				
5. Month End Balance (Must Agree with Books)	2512.28			
TOTAL OF ALL ACCOUNTS			\$	

Note: Attach a copy of the bank statement and bank reconciliation for each account.

Investment Account Information	Date of Purchase	Type of Instrument	Purchase Price	Current Value
	N/A			

Note: Attach a copy of each investment account statement.

QUENTIN A  
STEPHENS

## LIFEGREEN CHECKING #4967

POSTED BALANCE  
\$1,478.79

PENDING  
-\$1,050.11

[View More Details](#)

AVAILABLE BALANCE	TOTAL OFFERS	EARNED REWARDS
\$428.68	18	\$0.00

[How do I earn cash back?](#)

## Transaction History

[Search for Transactions](#)

Find posted transactions using any or all of the following options:

Date	Type	Description	Amount	Balance
10/13/2017	Debit	COLLECTIONS DPT DDAACTIVE	X - \$43.46	\$3,355.80

**Advanced Search**

[Close X](#)

Date Range: Most recent

From:  To:

Types: All

Amount Range: Any amount

Check Numbers: All

Search Reset

Type			Balance
10/13/2017	Electronic Credit	SONS AUTO HOLDIN DIRECT PAY	\$3,399.26
10/13/2017	Deposit	DEPOSIT	
10/11/2017	Debit	MOBILE TRANSACTION FEE	\$1,691.55
10/11/2017	Card Purchase	RACETRAC072 9285	\$896.55
10/11/2017	Credit	MOBILE DEPOSIT-AVAIL IMMEDIATE	\$907.05
10/10/2017	Debit	HMF HMFUSA.com	\$1,707.71
10/10/2017	Card Purchase	GOOGLE *Wallet 9285	\$795.00
10/10/2017	Card Purchase	GOOGLE *Wallet 9285	\$1,375.00
10/10/2017	Card Purchase	RACETRAC072 9285	\$215.75
10/6/2017	Card Purchase	BURGER KING #98 9285	
10/6/2017	Card Purchase	GEZZOS SURF AND 9285	
10/6/2017	Electronic Credit	SONS AUTO HOLDIN DIRECT PAY	\$1,707.71
10/5/2017	Card Purchase	RACETRAC072 9285	\$1,805.75
10/5/2017	Card Purchase	QUIKTRIP 9285	\$1,823.15
10/5/2017	Card Purchase	CHEVRON/CHAMBL 9285	\$1,837.86
10/4/2017	Card Purchase	QUIKTRIP 9285	\$1,859.31

Type			Balance
10/4/2017	Card Purchase	GOOGLE *Wallet 9285	✓ -\$225.00 \$232.07
10/4/2017	Card Purchase	USA*SNACK SODA 9285	✓ -\$1.40 \$457.07
10/4/2017	Card Purchase	GOOGLE *Wallet 9285	✓ -\$1,000.00 \$458.47
10/4/2017	Card Purchase	ZAXBY S #10201 9285	⊖ -\$6.95 \$1,458.47
10/4/2017	Card Purchase	TWISTED TACO - 9285	⊖ -\$86.59 \$1,465.42
10/3/2017	Card Purchase	CANOE 9285	✓ -\$276.43 \$1,552.01
10/3/2017	Card Purchase	USA*SNACK SODA 9285	✓ -\$1.00 \$1,828.44
10/2/2017	Card Purchase	QUIKTRIP 9285	✓ -\$41.59 \$1,829.44
10/2/2017	Card Purchase	USA*SNACK SODA 9285	✓ -\$1.10 \$1,871.03
10/2/2017	Card Purchase	DISH NETWORK-ON 9285	✓ -\$167.83 \$1,872.13
10/2/2017	Card Purchase	USA*SNACK SODA 9285	✓ -\$2.20 \$2,039.96
9/29/2017	Card Purchase	USA*SNACK SODA 9285	✓ -\$2.00 \$2,042.16
9/29/2017	Card Purchase	GOOGLE *Wallet 9285	⊖ -\$350.00 \$2,044.16
9/29/2017	Card Purchase	DD/BR #302851 Q 9285	✓ -\$2.75 \$2,394.16
9/29/2017	Card Purchase	DUNKIN #354612 9285	✓ -\$16.61 \$2,396.91
<i>New Offer!</i>			See Details
9/29/2017	Card Purchase	CHICK-FIL-A #00 9285	⊖ -\$3.96 \$2,413.52

10/17/2017

Details &amp; History - View Account Details &amp; History - Regions Online Banking

Type		Balance
9/29/2017 Electronic Credit	SONS AUTO HOLDIN DIRECT PAY	\$2,417.48
9/28/2017 Overdraft Fee	NSF OD FEE	\$303.79
9/28/2017 Debit	COUNTRY MUTUAL INSURANCE.	\$39.79
9/28/2017 Card Purchase	LIKE PHO 9285	\$953.44
9/28/2017 Card Purchase	CHEVRON 0207762 9285	\$985.89
9/28/2017 Card Purchase	USA*SNACK SODA 9285	\$1,010.98
9/28/2017 Card Purchase	USA*SNACK SODA 9285	\$1,011.98
9/27/2017 Card Purchase	RACETRAC055 9285	\$1,012.98
9/27/2017 Card Purchase	CHICK-FIL-A #00 9285	\$1,038.04
9/25/2017 Payment	SANTANDER CONSUM ONLINE PMT	\$1,046.87
9/25/2017 Payment	US BANK LOAN ONLINE PMT	\$2,046.87
9/25/2017 Card Purchase	4035 JNN SNELLY 9285	\$2,526.87
9/25/2017 Card Purchase	QT 804 0 9285	\$2,569.09
9/25/2017 Card Purchase	VN Pho 9285	\$2,576.74
9/25/2017 Card Purchase	J2 EFAX SERVIC 9285	\$2,621.03
9/25/2017 Card Purchase	GOOGLE *Waller 9285	\$2,633.98

Type				Balance
9/25/2017	Card Purchase	USA*SNACK SODA 9285	✓	-\$2,10
9/22/2017	Card Purchase	VN Pho 9285	✓	-\$53.24
9/22/2017	Card Purchase	VERIZON WRLS 73 9285	✓	-\$96.29
<b>9/22/2017</b>	<b>Electronic Credit</b>	<b>SONS AUTO HOLDIN DIRECT PAY</b>	<b>✓</b>	<b>\$2,113.70</b>
9/21/2017	Card Purchase	USA*SNACK SODA 9285	✓	-\$2,10
9/20/2017	Card Purchase	VZWRLLSS*ETM SGA 9285	✓	-\$115.34
9/19/2017	Card Purchase	MCDONALD S F382 9285	✓	-\$10.79
9/19/2017	Card Purchase	EL TACO VELOZ I 9285	✓	-\$44.94
9/18/2017	Card Purchase	CRACKER BARREL 9285	✓	-\$33.46
9/18/2017	Card Purchase	QUIKTRIP 9285	✓	-\$47.60
9/15/2017	Non-Sufficient Funds Fee	PAID OVERDRAFT ITEM FEE	✓	-\$108.00
9/15/2017	Card Purchase	GOOGLE *Waller 9285	✓	-\$450.00
9/15/2017	Card Purchase	USA*SNACK SODA 9285	✓	-\$1.10
<b>9/15/2017</b>	<b>Electronic Credit</b>	<b>SONS AUTO HOLDIN DIRECT PAY</b>	<b>✓</b>	<b>\$2,113.69</b>
9/14/2017	Card Purchase	USA*SNACK SODA 9285	✓	-\$2.20
9/14/2017	Card Purchase	QT 820 0 9285	✓	-\$68.71

	Type		Balance
9/14/2017	Card Purchase	QT 820 0 9285	-\$0.08
9/13/2017	Overdraft Fee	NSF OD FEE	-\$7.46
9/13/2017	Card Purchase	DUNKIN #352489 9285	-\$7.46
9/13/2017	Card Purchase	BEVERAGE SUPERS 9285	-\$10.46
9/13/2017	Card Purchase	KINGSTON 30 9285	-\$9.53
9/12/2017	Card Purchase	KINGSTON 30 9285	-\$8.44
9/12/2017	Card Purchase	HMF HMFUSA.com	-\$86.80
9/11/2017	Debit		-\$1,375.00
9/11/2017	Card Purchase	GOOGLE *Wallet 9285	-\$145.00
9/11/2017	Card Purchase	GOOGLE *Wallet 9285	-\$200.00
9/11/2017	Card Purchase	GOOGLE *Wallet 9285	-\$1,000.00
9/11/2017	Card Purchase	VN Pho 9285	-\$112.46
9/11/2017	Card Purchase	DUNKIN #352489 9285	-\$7.18
9/11/2017	Card Purchase	OLD HICKORY HOU 9285	-\$12.24
9/11/2017	Card Purchase	DUNKIN #354612 9285	-\$17.32
9/8/2017	Electronic Credit	SONS AUTO HOLDIN DIRECT PAY	\$2,113.70
9/7/2017	Card Purchase	PIE FIVE PIZZA 9285	-\$11.22

Details & History - View Account Details & History - Regions Online Banking

10/17/2017

Type			Balance
9/7/2017	Card Purchase	PAYOURTIX.COM 9285	\$946.49
9/7/2017	Card Purchase	QT 8040 9285	-\$6.27